

House File 2456 - Introduced

HOUSE FILE 2456

BY BENNETT

A BILL FOR

1 An Act relating to financial contracts for the sale of cats and
2 dogs.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 162.21 Financing arrangements —
2 invalid.

1. A state licensee or permittee shall not finance, enter into a retail installment contract, or make a loan to a customer for the purchase of a cat or dog.

6 2. Notwithstanding any other provision of this chapter,
7 if a state licensee or permittee violates this section, the
8 financing, retail installment contract, loan, or agreement
9 shall be void and unenforceable and the state licensee or
10 permittee shall have no right to collect, receive, or retain
11 any principal, interest, or charges related to the loan, retail
12 installment contract, or financing. A state licensee or
13 permittee is subject to disciplinary action pursuant to section
14 162.10D.

15 3. The person in physical custody of a cat or dog purchased
16 in violation of this section shall retain ownership of the
17 animal.

18 EXPLANATION

19 The inclusion of this explanation does not constitute agreement with
20 the explanation's substance by the members of the general assembly.

21 This bill relates to financial contracts entered into for
22 the sale of cats and dogs.

23 The bill provides that a state licensee or permittee,
24 including a kennel, pet shop, and commercial breeder, shall
25 not enter into financing agreements with a customer for
26 the purchase of a cat or dog. The bill provides that a
27 state licensee or permittee shall not enter into a retail
28 installment contract, loan, or other financing agreement for
29 such purchases.

30 The bill provides that a financing agreement made in
31 violation of the bill shall be void and unenforceable and the
32 state licensee or permittee shall not collect any compensation
33 relating to the agreement. The bill provides that a state
34 licensee or permittee in violation of the bill shall be
35 subject to disciplinary action pursuant to Code section

1 162.10D, including license suspension, license revocation,
2 and continuing education as administered by the department of
3 agriculture and land stewardship.

4 The bill provides that a person in physical custody of a cat
5 or dog in violation of the bill shall retain ownership of the
6 animal.